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in canada

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THE JOURNEY FOR CHANGE

National Council of Welfare


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April 1976

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INTRODUCTION

The average Canadian family.

Everyone knows what it is.

Ask anyone and they'll tell you: It's a working father, a mother in the home, and two or three children. It's a comfortable and secure image - an image which we have all accepted as the norm. In fact, our entire society is geared to the assumption of this norm. Our belief in it is reflected in - and constantly reinforced by - the media, advertising, and even the textbooks in our schools. But, is it an accurate and realistic image of the Canadian family?

Over 300,000 families would emphatically say no. They are one-parent families, and they make up 10% of all the families in Canada. For these one-parent families, the "average Canadian family" image is a myth, and a cruel one - a myth that has permitted us, as a society, to ignore both the existence of one-parent families and their very real and urgent problems and needs.

If you are a single parent in Canada, your chances of being poor are 1 in 2. 53.0% of one-parent families live below Statistics Canada's poverty line. If you are a female single parent, your chances of being poor go up - to almost 2 in 3.

As a single parent, you find out only too well how inadequate are our child care services. You learn all about isolation and too much about frustration. And if you're a woman, you meet discrimination in the labor market which leaves you with only two choices: a low-paying, dead-end job or a marginal existence on welfare.

In the home itself, the children must be lovingly cared for, the decisions must be made, the family must be supported, the full responsibilities must be met: The single parent, male or female, must do it all. Alone.

The single parent is a "one" in a society whose structures and values are geared to "two's". The loneliness and sense of isolation, the frustration and feelings of failure, the endless problems, can be overwhelming.

In seeking answers to these problems we must stop seeing ourselves in terms of pleasant myths; we must instead look at our society as it really is; we must look beyond the comfortable myths to the less than comfortable realities. Only then will we be able to confront the problems in our society, and find humane, workable solutions.

For one-parent families, what are the solutions? There must be a dramatic expansion of our child care services. There must be a broader and more integrated system of community services to meet the social and psychological needs of the single parent.

And more than anything else, there must be new income transfer programs to guarantee the right of all one-parent families - of all Canadians - to a share in the national wealth sufficient to enable each to participate fully in our society. For those who are in the home, there must be a better and more humane system of support than that which presently exists. For those who have a job, but at low wages, there must be a program to supplement these inadequate wages.

Proposals for such programs have been discussed in the social security review which the federal and provincial governments have been conducting for the past three years. For Canada's three-hundred thousand single parents and their children what has

really been at stake in the review is nothing less than whether they will be enabled to live with the dignity which is the right of all Canadians.

The decisions which the federal and provincial governments make, or fail to make, in the next several months of the social security review - the adequacy of the benefit levels, the comprehensiveness of the coverage, the speed with which the new programs are implemented - will affect the lives of these families profoundly, for better or for worse. This report is prepared in the hope that the decisions reached by governments will recognize the needs and hopes of one-parent families in Canada. And it is prepared in the hope that concerned and compassionate Canadians, as individuals and in their organizations, will tell government - in fact, demand of government - that new programs which fully and adequately meet these needs and respond to these hopes be implemented without delay or excuse.

THE FIRST OPTION:
THE LABOR MARKET

To begin to understand the situation faced by single-parent families in Canada it is necessary to first look at the numbers. In 1974, according to figures drawn from Statistics Canada's Survey of Consumer Finances, there were 305,520 one-parent families with at least one child under the age of 18 - approximately one in ten of all Canadian families. Women were heads of 261,230 (85.5%) of these families, and men of 44,290 (14.5%).¹

Among the one-parent families there were 631,360 children. This means that almost one million Canadians - adults and children - were members of one-parent families. Of the children, about a quarter - 142,940 - were under six years of age. Significantly, and much contrary to popular mythology, the average number of children in one-parent families was almost the same as in two-parent families, 2.1 in the former and 2.3 in the latter.

Between 1966 and 1971 the number of one-parent families grew at a rate which was almost triple the rate of growth of two-parent families. In that period, while the total number of Canadian two-parent families increased by 10.5%, the number of one-parent families surged ahead by 28.7%.² There is every reason to believe that this trend has continued between 1971 and the present.

Divorce, widowhood, desertion, separation, unwed parenthood - these are the circumstances that create one-parent families. Few people expect these things to happen to them, and few are prepared when they do. But, as the numbers so graphically show, these situations have happened to a great many Canadians.

The problems single parents encounter are problems common to many Canadians. Pressures are great on all families, whether

two-parent or one-parent. But there is a crucial difference for one-parent families: One adult has to fill the roles usually shared by two. This difference alone ensures that all the problems are multiplied and intensified, sometimes to the point of desperation.

But this isn't all. The other factor that enters into the picture and makes the situation even worse is the fact of poverty. In 1973 (the year for which the Survey of Consumer Finances gathered data on family income), the incidence of poverty among two-parent families was 12.7%. Among one-parent families, however, it was 53.0% - over four times as great. And poverty was overwhelmingly a woman's problem: While the poverty rate among male single parents was 14.1%, among female single parents it was 59.6%.

To move from the impersonal numbers, then, into the real-life situation facing single parents, we must start with the economic reality: Where is the family's income going to come from?

The answer that comes automatically to mind to most Canadians, faced with this question, is to get a job. It's the seemingly obvious solution. And for men, the solution usually works. Among male single parents, in 1974, 89.0% were employed full-time.

For women, however, the numbers clearly prove that the "obvious solution" is neither so simple nor so workable: Only 45.0% of all female single parents were employed full-time. Almost an equal proportion, 41.5%, derived their major source of income from government transfer payments - primarily welfare. Women, generally, would prefer to earn their income independent of government assistance, but the odds against their being able to do so are very high - too high.

The odds are stacked against them from the start. It begins with the way we have traditionally raised girls in our society. We have not allowed, or encouraged, young women to choose from a variety of options in terms of careers or lifestyles. Young girls have been expected to take their place as the homebound mother in the average Canadian family myth, and their training has been directed to this end. This traditional upbringing has prevented young women from being financially self-sufficient and independent.

Society is now changing its expectations of women, and today's girls and young women are becoming better prepared to support themselves and their families financially. Most adult women, however, were brought up before this change of expectations took place. When they suddenly find themselves single parents, they must still face the enormous gap between the old roles that their traditional upbringing trained them to fill and the new roles that they are now expected to shoulder. It is hardly surprising, then, that many women are so ill-prepared to move easily into the breadwinner role when necessity demands it.

The move is made all the more arduous by the discrimination the single-parent mother will have to face in the labor market - a discrimination which confronts all women, but whose oppression is felt most deeply by the women who, alone, must support their families. Women are now demanding access to occupational fields traditionally closed to them, and to equal pay and promotional opportunities. But while society is generally beginning to accept such demands, these new attitudes have not yet really penetrated the personnel policies of most organizations, and unfair employment practices continue to oppress women in the labor force.

The discrimination takes many forms: in employer attitudes which characterize female single parents, in particular, as unreliable and unstable, and all mothers as having too many

"distractions" (meaning their children); in a preponderance of dead-end jobs for which only women are hired; and in considerably lower pay scales than men.

The average wage-rate per hour for women and men in similar occupations in a couple of randomly selected industries graphically shows the dimensions of the wage-discrimination women must face:³

<u>Industry & Occupation</u>	<u>Average wage per hour paid to women</u>	<u>Average wage per hour paid to men</u>	<u>% difference</u>
Men's Clothing			
Pocket Maker	\$2.27	\$2.95	29.9%
Tailor	2.31	3.24	40.3
Sewing-machine operator	2.18	2.45	12.4
Communications Equipment			
Assembly, fitter	3.36	3.73	11.0
Inspector, receiving	2.96	3.78	27.7
Packager, hand	2.82	3.61	28.0

From these figures, we can see that women are earning from 11% to 40% less than men for the same jobs. These two industries are typical of a pattern that exists in virtually all industries, and across the country.

This wage/salary differential is not confined to the industrial sector; it also exists in professional, technical, managerial and white-collar jobs, as illustrated by the following table:⁴

<u>Industry & Occupation</u>	<u>Average Salaries Paid Per Year</u>		
	<u>Salaries paid to women</u>	<u>Salaries paid to men</u>	<u>% difference men/women</u>
Hospitals			
Diagnostic-radiological technician	\$ 7,728.	\$ 8,316.	7.6%
Psychiatric attendant	6,576.	6,696.	1.8
Medical laboratory technologist	7,908.	8,316.	5.2
Insurance and Real Estate Agencies			
Executive, managerial	12,230.	18,054.	47.6
Supervisory, including operating managers	9,214.	12,085.	31.2
Clerical and related	6,157.	8,528.	38.5

These figures reveal the unjustifiable discrepancies in the salary levels of men and women doing substantively the same jobs.

There are two common myths given as excuses to pay women less. The first is that they are less well-educated than men. The second is that they do not need as much money because they aren't supporting families.

The first myth has no statistical basis whatsoever. Female workers generally are as well-educated as their male counterparts.⁵ This is equally true for women who are family heads: For example, 16.2% of female family heads have completed high school, compared with 16.3% of male family heads; a larger proportion of male family heads (30.0%) have less than a grade 9 education than do female family heads (28.3%).⁶

The problem here - and this is just another manifestation of discriminatory attitudes towards women - is that a woman holding a high school diploma finds that she doesn't have as wide a range

of jobs open to her as does a man with the same qualifications. She will invariably find herself limited to those jobs traditionally filled by women - secretary, clerk/typist, and other general office functions. In effect, the educational qualifications of women are held in lower esteem than the same qualifications held by men - because women themselves and their abilities are considered inferior to those of men in the labor market.

As a society, we place great emphasis on work done by men, and as a consequence on the men doing this work. Conversely we tend to downgrade work done by women and, therefore, the abilities of women themselves. This attitude extends to the home. In spite of the lip-service we give to the importance of motherhood and homemaking, women have, in fact, been made to feel that this work is of very minor significance in the larger world outside the home.

The solution usually offered is that women should get more, and perhaps specialized, training in a profession. But the professions traditionally considered suitable for women - nursing or home economics, for example - have always had less status and lower salary scales than the traditional "male" occupations.

When women try to move out of the traditional "female" occupations into the higher-paid "male" fields, they find enormous obstacles in their way. Many employers still hold outdated notions that women are not temperamentally suited to many types of work, for example, management or engineering, and simply will not hire them, regardless of qualifications. Our educational institutions are willing accomplices to these outdated notions: Schools have discouraged - and continue to discourage - women from entering traditionally "male" fields such as engineering, medicine, law, or business administration, to name a few. The following table gives some idea of the representation of men and women in a few occupations:⁷

<u>Occupation</u>	<u>Numbers in Occupational Group</u>		
	<u>Women</u>	<u>Men</u>	<u>Women as a % of the total</u>
General managers & other senior officials	925	35,800	2.5
Accountants, auditors & other financial officers	11,400	76,385	13.0
Personnel & related officers	3,975	16,895	19.0
Insurance salesman & agents	2,905	22,850	11.3
Foremen: food, beverage & related processing occupations	570	10,090	5.3

These figures are particularly revealing of the extent of the discrimination against women in light of the fact that, in 1974, almost 40% of all women in Canada were employed outside the home, and women made up 34.4% of the labor force.⁸

The second myth for paying women less than men - that women do not need as much money because they aren't supporting families - is completely absurd in the face of the existence in Canada of over a quarter of a million female-headed one-parent families. And yet, in 1973, 45.9% of all female heads of families in the labor force earned less than \$2.50 per hour, while only 11.2% of male family heads earned less than that amount.⁹

Many employers justify the hiring or promotion of a man over a woman by explaining that women miss much more work time than men. This is a common belief, but one which recent studies show to be yet another myth. A 1970 study of men and women in the Public Service of Canada found that women take only 1.24 days more leave per year than men. In other words, women worked only 10 hours

per year less than men. The study concluded that so small a difference "could not explain trivial salary differences let alone the massive ones found."¹⁰

A 1972 study in the Manitoba Civil Service found that only 2.41% of women took sick leave, compared with 2.25% of men. This study stated that "there is only a slightly greater absenteeism rate for women and this difference does not create a real cost factor to the employer which makes it reasonable for him to give male and female employees differential treatment."¹¹ These, and similar studies in the United States, show that women are no less reliable employees than men. Unfortunately, employers' attitudes have not yet changed and women continue to be victims of these myths in the labor market.

These discriminatory practices make it difficult enough for a woman without children to support herself adequately. For the single-parent mother with two or three children to support, the "choice" of working outside the home is too often no choice at all. She will more than likely earn an inadequate wage, regardless of her educational qualifications or personal talents and abilities. The inadequacy of the wage, combined with all the expenses involved in taking a job - child care, transportation, lunches, clothing - frequently leaves her with only one other option: welfare.

Margaret Daly, writing about women in poverty in *To See Ourselves*, sums up the situation of female single parents aptly when she speaks of "lives that have been shaped not by any choices or decisions they have made, but by larger forces - forces of society that have crushed and moulded them into a lifestyle of poverty, of 'disadvantage', because they are women."¹²

THE CHILD CARE DILEMMA

The "Great Canadian Day Care Debate" rages on across the country. Well-meaning, predominantly middle-class people continue to argue about whether our society really needs day care; whether this country can "afford" day care; whether day care is "good" for children's development; whether day care is a sign of the demise of the family in Canada. Loud voices proclaim that those women (never men, mind you) who want to go out to work should never have had children in the first place if they weren't prepared to stay home and carry out their responsibilities.

To the single parent, this persistent and monotonous debate is a sham. These arguments completely avoid the realities that exist in our society. The reality is that there are single men and women with children to provide for. The reality is that most didn't plan to be single parents; circumstances along the way caused them to be widowed, divorced, deserted, whatever. The reality is that they have no intention of avoiding their parental responsibilities or allowing their families to disintegrate. The reality is that while this to-be-or-not-to-be argument goes on, many thousands of children daily endure inadequate and often makeshift child care arrangements because there is nothing else available.

How many children are we talking about here? In a discussion of child care services we are referring to those children who are eleven years of age or under. The following table gives an estimate of the numbers of children in this age category in 1974:¹³

<u>Age Group</u>	<u>Two-Parent Families</u>	<u>One-Parent Families</u>
2 years and under	942,000	69,000
3-5 years	1,016,000	74,000
6-11 years	2,119,000	219,000

This table shows that there are an estimated 362,000 children of one-parent families who could require some form of child care. Of these, 143,000 are pre-schoolers under six years old, while the remaining 219,000 are school-age children.

The number of existing day care spaces for pre-schoolers does not even begin to meet the need. In 1974 there were 11,351 spaces for children under three years of age and 38,952 spaces for children aged three to five¹⁴ - a total of only 50,303 spaces - far short of what one-parent families might require, and not even touching the needs of those two-parent families in which both parents work outside the home.

The situation for school-age children is worse. In 1974, there were only 4,878 spaces in lunch and after-four programs - programs designed to take care of younger school-age children during the lunch hour and the period between the time school lets out and the time the parents arrive home from their jobs.

This means that, although there was a 100% increase in the number of day care and lunch and after-four spaces from 1973 to 1974,¹⁵ there were still only 55,181 such spaces to serve the 362,000 children of one-parent families. To argue about whether Canada "really needs day care" in the face of these figures is to purposely ignore the needs of single parents and their children.

What, then, do single parents do about day care? They try to make private arrangements and hope that this will solve the problem. If they are lucky, they will find a reliable neighbor or relative willing to take care of their pre-schoolers all day and their school-age children at lunch time and after school. But few single parents can find this type of care: Relatives frequently live far away and very few neighbors are available to look after children full-time.

Failing this, the parents may turn to the private babysitting and housekeeping agencies that exist in most cities. The rates charged by these agencies, however, are generally too high for all but the most affluent single parents. It's not that these rates are in themselves exorbitant, given the responsibility of the work; but the often-limited budgets of most single parents, and the low salaries of many female single parents, simply cannot cover the cost of these services.

Summer brings additional problems that can amount to a crisis for parents who need day care: With schools, nursery schools and even some day care centres closed, many thousands of single parents face the question, often unsolvable, of finding another type of reliable care for their children.

One possible answer is to enroll the children in summer camps. But most camps are too expensive for low-income single parents, and there have never been enough camps to fill the need. The recent termination by the federal government of the Opportunities for Youth program will make the situation even worse because of the elimination of hundreds of day camps and related services run by OFY projects across the country.

Throughout the year, and particularly in the summer, the lack of day care, the unavailability of nearby relatives or neighbors who could help out, and the costs of private agencies often force the single parent into makeshift arrangements. In some cases, parents must leave their young children in the care of a person who may not be entirely reliable, but who may be the only help available. In other cases, school-age children may be given keys to their homes and taught to take care of themselves as best they can at lunch time and after school, or even all day long when school is out of session.

These kinds of solutions are born out of desperation: a desperate attempt to both provide the family income and see to the care of the children, with little or no help from the society at large.

But such solutions are in themselves problems. The parents who are forced to adopt these makeshift arrangements are constantly worried - worried about whether their children are being cared for properly, worried about the arrangement falling through, worried about an increase in costs. Added to the worry is the frustration felt by the individual parent at her or his powerlessness to improve the situation - a frustration made all the worse by the knowledge that they, as parents, would be blamed if anything should happen to their children. In fact, the blame would really lie with our society for failing to provide the services which these parents need.

The children, themselves, are voiceless and invisible victims of the inadequacy and instability of the makeshift solutions resulting from the lack of a comprehensive and good-quality system of child-care services in Canada. The often-fluctuating nature of these solutions imposes a burden on the children that can interfere with their sense of security and well-being. All children need to feel that they are an acknowledged and desired part of the larger world outside their homes, but our failure as a society to provide good care for children whose parents cannot always be at home must surely say to these children that we really don't care about them, in spite of our lip-service to the contrary.

Even when single parents do find good day care arrangements, there remain other obstacles. Children do get sick and must be kept home from school or the day care centre. Parents themselves can become seriously ill. When situations like these occur, as they do in all families, the two-parent family can share the problem. The single parent, however, may have no one - neighbor or relative - who can be called upon to help. Missing time from work could cost the single parent his or her job, which would mean no income coming in.

There is a need, then, for some kind of emergency home care service to provide back-up support to single parents in these kinds of family emergencies. Such services - called homemakers - do exist in many Canadian cities to provide temporary, short-term care.

However, there are too few homemakers to meet the need, and they are often too expensive for the single-parent family. Further, many families are unaware of the existence of homemaker services, since there has been little publicity of them. Few people know, too, where to call for a homemaker, since homemaker services are generally part of a larger social or health agency and therefore not listed separately in the telephone directory.

In 1971, the Canadian Council on Social Development surveyed 33 agencies across the country and found that only four were listed in the phone book under "homemaker". Sixteen could be contacted only by phoning a parent organization such as the Red Cross. The remaining 13 weren't listed at all. The report also found that 16 of the 33 agencies could not be reached outside normal working hours and would therefore be of no help to a parent who had to be at work at 9:00 a.m. and who found at 7:30 that his or her child was ill.¹⁶

There has been little improvement in this situation since 1971, in spite of the efforts of many agencies and concerned individuals to create an awareness of the very vital service provided by homemakers. Moreover, in too many cases, having a sick child does not make the single parent eligible for a homemaker. The shortage of homemakers and the lack of funding to develop or expand such services force agencies to provide homemakers only when the parent is absent from the home or seriously ill.

Many employers contribute their share to the burden by choosing to ignore the parental responsibilities and concerns of their employees. When a single parent's day care arrangements

fall through, or a sick child needs the parent at home, the inflexible attitudes of the employer add further worry to an already bad situation.

Many jobs would not be adversely affected by more flexible hours or work arrangements that would help the parent to take care of the children. But the refusal of employers to understand the special nature of the single parent's responsibilities and thus adopt helpful policies and flexible routines places great extra stress on these parents. The need is for both more understanding on the part of employers and the availability of emergency home-care services, to allow the parents themselves to choose and arrange the best possible care for their children.

Day care and homemakers have often been considered extremely high-cost services. Yet recent studies indicate that this may not be so in comparison with other forms of subsidization. In a study published in January 1976, the Social Planning Council of Metropolitan Toronto examined the costs of day care versus the costs of welfare. It found substantial savings - both in dollar terms and human terms - in providing day care rather than welfare for those parents who are kept out of the labor force by a lack of adequate child care.

The study projected savings over a 17-year period. This was based on the hypothesis that although children generally do not require child care services beyond the age of ten, most families who have been on welfare until a child is ten years old will continue to stay on welfare because the parent is so poorly equipped to re-enter the labor force. In the case of a mother with one child, the study found that \$1,508 could be saved in the first year alone by providing day care rather than welfare, and \$51,854 would be saved over the 17-year period. In the case of a mother with two children, subsidized day care rather than welfare would cost government \$490 more in the first year. The extra cost to govern-

ment would continue for another three years. In the fifth year, however, government would begin to save, and would continue saving to a total of \$39,033 at the end of the 17-year period.¹⁷

Although this study was confined to the Toronto area, it makes points that are relevant anywhere else in Canada. Subsidized day care could reduce long-term welfare dependency by allowing the single parent the real choice of entering the labor market.

For too long, our society has refused to acknowledge the urgent need for child care services in this country. It has been easier, instead, to put the whole problem - responsibility and blame - on the shoulders of parents as individuals. But the need is growing more critical every day for society to assume its part of the responsibility by the development of a full and comprehensive system of child care services, both in the community and in the work place. Added to this we must transform our concept of day care so that it is not only a custodial service, as is now often the case, but also a part of the child's education. Such day care would be of particular value to children of single parents, by providing them with other adults to relate to. Day care must become a reflection of our society's interest in supporting and enhancing the parental role as well as providing needed services for the development and well-being of children.

THE OTHER OPTION: WELFARE

Lack of day care services, high child care costs, low wages, lack of suitable jobs, inflexible employer attitudes toward the responsibilities of single parenthood. These are among the critical factors that effectively block many single parents, especially women, from capitalizing on the "choice" of working in the labor market. And there's another equally important factor: Many single parents with young children feel that they ought to be at home with their families, that their first responsibility, their full-time job, is to be in the home as a parent.

For whatever combination of factors, these single parents have only one other option: welfare. Almost one-half of all mothers who head families are on some form of welfare¹⁸ and one out of every four persons on welfare is a single-parent mother.¹⁹ The single-parent father, faced with these problems, often confronts yet another obstacle: In many provinces he is not eligible for long-term social assistance benefits unless he is disabled or in some way permanently unemployable.

Those who must choose the option of welfare fall victim to one of the cruelest and most senseless myths of our society: that the person who stays in the home to raise the family is not working. This myth is engrained in our thinking and is rooted in our out-of-date and utterly illogical definition of what constitutes work.

The person employed in a paid job, usually outside the home, is said to be "working". As long as someone else is willing to pay a person to perform some task, then the task becomes "a job". The nature of the task is irrelevant. The social necessity of performing the task is irrelevant. The fact that a machine might do the same task more quickly, more easily and more

efficiently is irrelevant. All that is relevant - all that makes the task into "a job" - is that someone will pay a salary to get it done.

As a result, the person who remains in the home, raising the children and managing the household, is said to be "not working", merely because he or she is not receiving a salary for doing it. Any parent - male or female - who is occupied in the job of being a parent and homemaker would loudly disagree with this absurd distinction. And this distinction is made all the more ridiculous in light of the fact that a person employed as a homemaker in someone else's home is considered to be "working", and is paid a salary for this work.

Raising children and managing a home is a 24-hour-a-day job, with no time off, and no vacations. It is a vital and socially important job, a job which if not well performed will cost society dearly in later years, both in dealing with its consequences and in the loss of human potential. For single parents, this job is particularly heavy, for they have no one with whom to share it.

In an enlightened society, this parental role would be regarded as a valid job choice, and income support for those who required it would be available as earned income for their work. But not in our society. Right now welfare is the only source of income for single parents without independent means who choose to work in the home. And rather than seeing welfare as an income support for those on the job full-time in the home, and as an investment in human potential, our society condemns its recipients as worthless and lazy for "not working".

To be on welfare in Canada is to be condemned to the bottom of the economic ladder. To give one example, in British

Columbia a single-parent mother with two children is eligible for a maximum benefit of \$320 a month for food, clothing, shelter and miscellaneous household expenses; combined with her family allowance payments this yields a total annual income of \$4,370. The complexity of welfare regulations necessitates considerable care in interpreting this figure: The mother might not be eligible for the maximum payment; or she might be eligible for some item of special needs that would (slightly) increase her income; or there might be provision for rent-overages which would further increase her income (again, only slightly). But the figure nonetheless serves as an indication of the pitiful inadequacies of welfare rates. And British Columbia's rates are among the highest in Canada.

Welfare, as it now exists, is a negative alternative. It is an alternative grudgingly provided by a society which defines as failures those people who must accept it. It is an alternative which daily piles humiliations and defeats on those who have no other choice but to accept them. As one mother of four children, whose husband had died three years previously, said:

How does it feel to be on welfare?
It's hard, buddy. If it weren't for
the children, I'd join my husband
right now.²⁰

Once on welfare, recipients find themselves on a treadmill: their lives suddenly open to the scrutiny and judgments of social workers, bureaucrats, and the public in general; their needs constantly re-evaluated and re-defined by politicians and welfare administrators. As parents, they face the continual fear of having their children taken from them - a threat often used by welfare departments as leverage to arbitrarily regulate recipients' lives. As individuals, they face an invasion of privacy - an invasion rationalized by the absurd assumption that people who go on welfare must have something wrong with them personally, and that social workers and social services must be deployed to correct these failings.

Welfare sets families apart from the general population and carries a stigma that is often impossible to shed. This stigma drives recipients to feel that they are different from, and less worthwhile than, others. Such feelings intensify the isolation and frustration already experienced by the single parent, and lead to an erosion in their self-image. The resulting lack of self-confidence makes it very difficult for them to step out once again into the larger world when the children are grown up and the parent feels he or she can re-enter the labor market.

This lack of self-confidence, combined with skills that have gone rusty for not having been used and the prejudice of employers against hiring persons who have been on welfare, will make it extremely difficult for the recipient to find employment. For these reasons many single parents on welfare are likely to be in this position for a much longer period than they had originally intended. Although most people, when they initially apply for welfare, regard it as a temporary help until they are in a position to become self-sufficient again, the very nature of the existing welfare system guarantees that this will very likely not be so. A 1971 report entitled *The World of the Welfare Recipient* found that 45% of all mothers on welfare had been on public assistance for more than five years.²¹

The existing welfare system, to use a cliché which still has much truth in it, is a trap: a trap which our society has built and which dooms its victims to poverty, hopelessness, frustration, and continued dependency. Yet in spite of our collective responsibility in building this trap, we insist upon placing the blame solely on those who are forced into it.

HOUSING: THE LACK OF CHOICE

Housing is a vital concern for all Canadians. For low-income Canadians it is more than a concern; it is a crisis. And for low-income one-parent families the crisis becomes desperate.

There has been little in-depth research on the housing situation faced by single parents in this country. In this, as in so many other areas, we know far too little about the social problems that confront our society. In Britain, however, there has been a comprehensive study of single-parent families and we feel its conclusion on housing would prove to be equally valid in Canada:

The evidence that we have received puts it beyond doubt that housing problems closely rival money problems as a cause of hardship and stress to one-parent families.²²

A 1972 survey of family expenditures in Canada showed that single-parent families in our eight largest cities had to pay 27.4% of their income on shelter.²³ Among all families in those cities, shelter represented only 15.6% of total family expenditure. In other words, the share of total family income spent for housing by single parents was more than 75% greater than that paid by all families. Because of the sharp rise in housing costs since 1972, it is likely that the situation is worse today, thus putting an even heavier strain on the limited resources of single parents.

The reason single parents have to pay so much greater a portion of their income on housing is clear: They have so little choice in the housing available to them. To put a roof over the family's head means having to pay the market price, even if that price is proportionately too high for the family's income.

Buying a house is out of the question for the majority of single-parent families. In 1974 only 31.7% of female single parents owned their own homes.²⁴ For male single parents the figure was higher - approximately 50%. For two-parent families, on the other hand, the rate of home-ownership went up to 74.5%.

For the woman who wishes to buy her own home the obstacles are formidable. The first and most obvious is the lack of money. Whether she's working at a low-paying job or on welfare, she's very unlikely to have sufficient capital to make the down-payment. And even if she could come up with the down-payment, she probably earns too little to meet the prohibitively high mortgage payments which are now the norm.

On top of this, women face a second obstacle: the discriminatory attitude on the part of financial institutions - an attitude which considers a woman to be a poor financial risk, even when she has a well-paying job and a good credit record. This discrimination, of course, is hardly limited to the mortgage market. It extends to all forms of credit.

The female single parent who was once part of a marriage often finds that she has no credit record of her own: During her marriage the record of the family was in reality her husband's credit record. Now, alone and without any credit record, she will find many business institutions reluctant to extend any form of credit to her. Many businesses will, in fact, insist on having a man's signature accompany hers before they will accept her as a reliable risk. The world of credit is at present a "man's world" in which women are clearly unwelcome, and the female single parent is the most unwelcome of all.

For female-headed one-parent families, housing means rented housing. But landlords (even, in some instances, public housing authorities) are often unwilling to rent to one-parent

families, especially those headed by a woman, because they fear these families are "unstable". They assume, usually without any evidence whatever, that such families won't pay the rent, or that the children will destroy the apartment, or that the family will vanish in the middle of the night. All low-income families are confronted by these attitudes, but large families and one-parent families are singled out as particular victims of such prejudices. Because of these unwarranted assumptions, combined with the growing and disturbing trend towards "adults-only" buildings, one-parent families have a very restricted choice in rental accommodations.

Female single parents will find their rental choice narrowed even further because of their lower incomes. There is so little they can afford. And what little they can afford is often of poor quality, located in areas which frequently lack recreational facilities, child care services and good schools.

"Doubling-up" - two or more families sharing a unit - is both one of the results and an indication of the limited choice. Among all families in Canada in 1974 the rate of sharing a unit was 1.3%. Among female-headed families it shot up to 8.1%, five times as great. Among poor female-headed families it was even higher, approximately 9.2%.

Some of this doubling-up is a reflection of young mothers still living with, or having moved back to, their parents. Some also indicates new patterns of lifestyles, a small but growing preference for communal forms of housing. But these can account for only a portion of the doubling-up. Most is due to stark economic necessity - not a matter of choice, but a matter of total lack of choice, a reflection of a desperate housing situation.

The lack of choice is further complicated by transportation problems. Many one-parent families - particularly those headed by

women - cannot afford cars. In 1972, the car-ownership rate for all families in our major cities was 75.6%; for one-parent families it was only 19.3%.²⁵

The one-parent family which lacks a car must rely on public transportation. It becomes a necessity that they live in an area which is accessible to their jobs, as well as to such services as day care and shopping facilities. This often means living closer to the centre of the city, rather than in the outlying suburbs.

But the supply of housing - either good or bad - near the city centre which is available for low-income families is daily being reduced. In many instances family dwellings are being demolished and replaced by office blocks or by high-rise (and high-priced) apartments which cater to more affluent single persons or couples without children. In other instances there is the growing phenomenon of "town-housing" - the rediscovery of downtown living by affluent professionals who buy older homes and renovate them. The result in both instances is the same: Poor people are being squeezed out. The alternatives left to low-income families are all equally unattractive: Moving to a house of poorer quality, doubling-up, or competing with other poor people for the limited public housing that is available.

The destruction of their homes or the town-housing of those homes, the crisis each time the rent goes up, the hope that maybe another home will be a little bit better, the precariousness which marks their lives - all these factors cause single-parent families to move more often than others. Again Canadian data is not available and we have to turn once more to the British study:

Much of the evidence we received suggested that the fatherless families were compelled to move home more often than others, and this was supported by

the study "Families and Their Needs" which found that ... considerably higher proportions of fatherless than of two-parent families had moved at least once in the last five years ... The National Child Development Study also found that by the age of 11 more of the fatherless children had moved frequently, and fewer of them once only than had children in other families ... Frequent moves are likely to be unsettling for children, especially when a change of schools is involved ...²⁶

Children from one-parent families are already made to feel different from other children because they have only one parent. Limited and poor quality housing is another factor that sets them apart. The frequent moves create additional difficulties. The children no sooner make friends in one neighborhood than they must leave them and make new friends in another. They no sooner make a place for themselves in one school than they must adjust to another. These children suffer from the uncertainties of the family's housing situation and their parents - alone - are powerless to change it.

While housing presents problems for most Canadians, few are in as critical a position as the low-income one-parent families. Poverty, discriminatory attitudes and practices of landlords, and an insufficient supply of centrally-located family units - these are the factors that conspire to limit these families to housing which only serves to segregate them further from the mainstream of society.

BEYOND THE STATISTICS:
THE PERSONAL SIDE

No picture of the one-parent family's situation would be complete without mention of the personal worries that accompany the economic problems. These personal feelings are very difficult to describe; they cannot be measured in objective statistical terms. Yet they are very real and significant to the individual, and they are an integral part of what it means to be a single parent.

Loneliness and isolation are the cornerstones of the personal side of being a single parent. Single parents find themselves victims of the Noah's Ark syndrome: that people should come in couples, two by two. Is a single person a threat to the relationship of others? Is three a crowd? Whatever the reason, it seems to run against the grain of Canadian tradition for couples to share activities with "unattached" adults, and many single parents find that old friends slip away.

Making new friends is not easy. Single parents working outside the home find that co-workers are most likely married; the single parent doesn't fit into their social patterns for the same reasons he or she didn't fit into old friend's lives. Single parents working in the home have few chances of meeting any new people at all. The organizations geared to "unattached" adults are often little more than "lonely-hearts clubs" - a depressing alternative to loneliness. Moreover, lack of money denies most single parents the opportunity of joining any of the various social clubs and other organizations. And on top of all of this, the full responsibility of children, home, and job leaves little time or energy for pursuit of other interests or involvements that might bring the single parent into contact with other people.

The hard fact is that there are few opportunities for meeting new people. Single parents' lives frequently become a

seldom-changing pattern of work/home/children, and their isolation grows. Too many evenings are spent alone, not out of choice, but because of lack of choice.

The sole responsibility of children brings practical, daily problems to the single parent: sitting beside a sick child in the night, trying to find a sitter on short notice in the morning in order not to miss a much needed day's pay, helping the children with their homework, worrying about the day care arrangements falling through, taking the children to the dentist or doctor, trying to attend Parents Day and the other activities that children want their parents to come to.

Individually, many of these are small problems in themselves - and problems common to all parents. But the single parent often has no one with whom to share them, and somehow must find both the time and energy to cope with these problems in addition to the myriad other tasks at hand.

Single parents find themselves constantly torn between the demands of their responsibilities as parents and their personal needs as individuals. Providing for the family, managing the home, seeing to the children's needs, and worrying about tomorrow drains them of physical and emotional strength and consumes the hours of each day. Their needs and hopes as individuals - for adult friendships, interests of their own, a sense of meaning and worth - become buried under everything else. But they don't go away. Unfulfilled, they contribute to the sense of isolation and frustration.

The children themselves are forced to grow up fast: They have responsibilities and pressures that children usually do not have. They often must miss out on many pleasurable activities that other children take for granted - school trips, sports activities, family outings - either because the parent has no time to be there or because there is no money for such things. They feel nervous

and frightened at the precariousness of the family situation; What if anything happened to their one parent? What would become of them?

The single parent must somehow be the buffer his or her children will need against the slights they will face - the thoughtlessness of a teacher who insists the whole class must make Mothers and Fathers Day gifts; the feeling that they are "different" because they have only one parent instead of two; the hurt they will feel if they hear slights about their family situation from other children.

The task of trying to do so much and feeling that he or she is not on top of it, coupled with the lack of understanding from others, creates a pervading sense of frustration.

For women who are single parents, the frustration is magnified by financial worries. Few female single parents are even relatively affluent; for most, there is never enough money.

Fear is the by-product of money worries. When you have little to lose, you are terrified of losing any of it. With nothing to fall back on, most female single parents dread any crisis - becoming ill, losing their jobs, an increase in the rent, losing their children because they cannot provide adequately for them - that might tear apart the tenuous threads of their precarious lives.

Male single parents face other problems of their own. Popular mythology would have us believe that men somehow do not have personal problems of isolation and loneliness, that the "unattached" man lives a rather glamorous existence. For the male single parent, the opposite is more often the case. Sociologist Jessie Bernard, in her book *The Future of Marriage*, points out that many single men, in fact, have particular difficulties in finding ways to cope with loneliness and frustration, with the result that their isolation becomes even deeper.²⁷

The single man who is also a parent discovers that he has had little preparation in his life for the demands of child-raising and homemaking. An enormous and often difficult adjustment faces him. He will find little true understanding from others around him, and few community services to help him.

In fact there are very few social services available for any single parent, and the few services that do exist often focus on the parenting role to the exclusion of all else. While such services are valid and important, they are not enough. There must be a much broader range of integrated services which look at the single parent as a whole person: services that encompass the full spectrum of problems - social, personal, economic, parental - that he or she is experiencing.

The report Beyond Services and Beyond Jobs described some of the needs of the single parent mother that such an integrated system of services should address itself to - needs, we should add, that are equally felt by male single parents:

She may have need of some form of remedial or educational services to help her adjust to her new role and to enable her to help her children adjust to their new situation. And she will have need of situations in which her sense of self ... can be reaffirmed. Once her most immediate need of ensuring that she and her children are not without food and shelter has been met, the opportunity for participation in a peer-group setting in which she can both establish relationships with others in similar situations and engage in activities that interest and challenge her may represent the most important need-meeting vehicle that can be made available to her.²⁸

The present lack of such services is a measure of our society's failure to recognize the unique situation of the single-parent families among us.

Whether male or female, single parents can't help but feel confused and defeated in their situation. They are expected by our society to carry this heavy load, but they get so little help with it. They are made to feel guilty when they can't cope with their problems; and yet so many of these problems are created by forces beyond their control. Imprisoned by the poor wages and the inadequate welfare; by the inadequacies of the available child care services; by the isolation; by the slights and the guilt and frustration: They are frightened - perhaps even angry - and yet they are powerless, alone, to do anything about it.

THE PROSPECT FOR CHANGE

The picture which this report has painted of the lives of Canada's one-parent families has been a bleak one. A realistic picture could not have been otherwise. For a vast number of one-parent families, and especially for the majority who are poor, life is bleak.

We realize, of course, that not every problem described in this report is experienced by every single-parent family. Many one-parent families will never have to confront the humiliation and inadequacies of the existing welfare system; they may be fortunate enough to have an adequate and secure income. Many single parents will not be faced with discrimination and low wages in the labor market; they may have job skills which command a reasonable wage. Some will not have a housing problem because they already own a home clear of debt. A few may even be spared the loneliness and isolation because of particularly sympathetic friends and family.

But for the 162,000 one-parent families living in poverty, and for a great many of the others whose incomes are just marginally above the poverty line, the likelihood is overwhelmingly great that they will be forced to encounter each of these problems, with few exceptions. For these families, the sum of the problems described in this report is today's reality.

The single greatest factor in the shaping of this reality is the lack of an adequate income. To look, then, at the prospects for change for one-parent families the place where we must start is with this essential problem of income inadequacy. What can society do about it? What are we willing and prepared to do about it?

The proposals which the federal Minister of National Health and Welfare presented at February's welfare ministers conference are his government's answers to these questions. These proposals deal with income support for those who cannot work, and income supplementation for those who are working but at wages which are insufficient for their families' needs.

Three years ago when the federal-provincial social security review began, many persons, the National Council of Welfare included, had hoped that income support would do away with the hodge-podge of existing welfare programs - that instead there would be a new program which, while perhaps varying from province to province, would guarantee an acceptable adequate income and would provide this income with full regard for the dignity of the recipient.

It has become clear that this initial hope will not be met. Welfare will not be swept away and replaced by something more humane and substantially more adequate. It will be reformed - but only slightly: It will still fall far short of what one-parent families and the rest of Canada's poor need and deserve.

Income support will be under the almost total control of the provincial governments - the same governments that are now responsible for the existing welfare programs. The provinces will set the level of benefits, determine who will be eligible, administer tests of employability to recipients, decide what assets a family can keep, and design most of the other features of the program. Those provinces that have had more progressive welfare programs will hopefully be progressive in their support programs. But those that have been regressive are equally likely to design regressive support programs.

One aspect of support which the federal government has suggested should apply in each province is that the reduction rate - the rate at which benefits are reduced for earned income - should

average 70%. In other words, each dollar of earnings would, on average, reduce support benefits by 70¢ and the family would keep the other 30¢. In the report Poor Kids we noted that:

The confiscatory effects of existing welfare provisions which reduced benefits almost dollar-for-dollar when recipients engaged in part-time employment have not only been destructive of individual initiative and family cohesion but, in the long run, been self-defeating. The chances of a mother alone with dependent children returning to full-time employment when her children are grown are infinitely greater if she has been able to maintain part-time involvement in the work-world than if she has been entirely removed from it for a decade or more.²⁹

The proposal for an average reduction rate of 70% addresses itself to this concern and would mean some improvement over most current welfare programs.

As a pre-condition for its cost-sharing, the federal government should, indeed must, set further minimum standards and guidelines to ensure that support will provide additional improvements over existing welfare: for example, guidelines that guarantee the availability of support to all of those in need, without arbitrary exclusions, on the basis of a test of income alone; guidelines that set minimum benefit levels below which no province's support payments could fall; guidelines to protect the dignity and the rights of recipients, and particularly to guarantee the right to a fair appeal.

Guidelines such as these would not transform the proposed support program into the kind of program which it ought to be. Nor would such guidelines be cause to cease working for a truly

meaningful change in Canada's welfare system. A support program which incorporated such guidelines would be a step - but only a step - in the right direction.

A much more substantial step would be the implementation of an income supplementation program. As we have already seen, women are frequent victims of wage discrimination, and the consequences of this discrimination fall most heavily on those women who are heads of one-parent families. Income supplementation would be a major breakthrough for these families, and indeed for all of the working poor.

The proposals put forward in February would set a maximum on the amount of provincial supplementation which would be cost-shared by the federal government. This would, in effect, set a maximum on the amount of supplementation which any province would pay (since anything above the federal maximum would have to be paid entirely by the province - something no province is likely to want to do). For a single parent with two children, this maximum shareable supplement would be \$56 a month, or \$672 a year. It would increase by \$10 a month for each additional child in the family.

The federal proposals, we must stress, do not mean that every low-income working one-parent family of three will get \$56 a month in supplementation. Some provinces may choose to set their supplement at a lower level. Since the federal government will only pay two-thirds of the costs of supplementation, some of the poorer provinces in particular may feel they cannot afford the maximum supplement.

However even if a province did set its supplement at the federal maximum, the supplement would hardly be generous. A single-parent family of three, for example, whose head worked full-time at the minimum wage in 1975 would have earned about \$5,000 in that year. Assuming that this family was eligible for

the maximum supplement, its combined income from earnings, supplementation and family allowances would be \$6,200. Statistics Canada's revised poverty line for a family of three in 1975 was \$6,400; in our largest metropolitan areas the poverty line for this size family was over \$7,000. In other words, the maximum supplement would leave this family, on average, \$200 short of the poverty line; if the family lived in Montreal, Toronto or Vancouver it would be over \$800 below the poverty line.

The proposals on supplementation would obviously shorten the gap between the poverty line and the earnings of the working poor, and this is certainly an improvement over the present situation. But we cannot understand why the gap can't be closed entirely.

The National Council of Welfare has consistently called for benefit levels that would guarantee to all Canadians an income at least equal to poverty line levels. To guarantee less is to guarantee poverty. This cannot be rationalized or justified - not on grounds of policy nor on grounds of economics.

Even more unjustified in our minds is the proposal for the exclusion from supplementation of single persons and childless couples aged under 55. As we stated in an earlier commentary, *Incomes and Opportunities*, "such an exclusion would be arbitrary, discriminatory and totally incompatible with the ... declared goal of ensuring a 'basic income for all Canadians'".³⁰ Why should some of the working poor be eligible for supplementation while others - equally in need - be totally cut off? It is completely senseless.

But more than just being senseless, this exclusion does positive harm to the supplementation program, and thus indirectly to all those families whom the program is intended to assist. The exclusion, by its totally groundless nature, introduces into

supplementation the irrational arbitrariness which has been the greatest failing of the existing welfare system. If single persons and childless couples can be excluded for no apparent reason, what other arbitrary rules might be imposed?

Supplementation is the most creative and innovative concept to come out of the social security review. It is a program which is desperately needed by Canada's working poor. The implementation of an adequate, comprehensive supplementation plan would mark true progress towards social justice in Canada. We must not permit it to be despoiled by this kind of arbitrary exclusion.

Moreover, we must not permit government to delay indefinitely the implementation of the support/supplementation programs. To date, no commitment has been made as to when these programs will be put into effect. There have been only general references to "when economic conditions permit", which means, we are told, no sooner than 1978. But for single-parent families - in fact, for all of Canada's poor - this is completely unacceptable: They have already waited far too long; to tell them that they must wait a few years more is to callously ignore the urgency of their needs. The income support and supplementation programs must be implemented immediately.

While an adequate income is clearly the primary need of one-parent families, it is not, as we have seen, their only need. The income support and supplementation programs must be accompanied by an expansion in social services. In this area there have been some hopeful developments. The federal and provincial governments have reached almost final agreement on a new Social Services Act, to be implemented in 1977. The proposed Act would make possible, for the first time, the cost-sharing of some services which would be available to all persons, regardless of their income. It would extend cost-sharing to community development and preventative services. And it would encourage the expansion of child care services.

It remains to be seen, of course, whether this new Act will be used by the provinces to develop both the type of comprehensive child care system so desperately needed throughout the country, and the other kinds of services - group supports, counselling, information - needed by one-parent families. The proposed act certainly has the potential to make all of this possible. Each province, however, will have to translate this potential into reality by making full use of all the provisions of this proposed legislation.

In the next few months the federal and provincial ministers will complete their work on the design of the income support and supplementation programs as well as the new Social Services Act. For three-hundred thousand single-parent families, the quality of the future rests on the decisions which the ministers will make. And, as the federal Minister pointed out last June, these decisions will reflect "the consensus of Canadians as to the social security system they want ... their representatives to provide them with". What the ministers ultimately decide will depend on their reading of what Canadians think our social security and social services systems should be.

If we, as Canadians, feel that the role of the parent is truly a socially important one - a role which benefits our society as a whole - then we must demonstrate this conviction to our governments, so that they, in turn, can build the adequate income security and social service systems that are needed by our single parents and their children. Anything less than this will show us to be a people more interested in our comfortable myths than in the well-being of each other.

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